service goals. Anders' weekly trips to the elementary school quickly became much more than a way to fulfill a coach's request. He built deep relationships with the students and became a regular fixture in the classroom. He even has his own desk.

The bond forged between the young kids and Anders was not hard to see. Anders found a way to fit in not only with the classroom dynamic but also with the individual students. For the Perley students Anders is a mentor, a role model, and a friend. Through Anders' uplifting spirit and kind heart, these third graders are able to open up to and really learn from him.

His incredible commitment of time and talent and his positive impact on these kids is an inspiration to us all. I am so proud of Anders for this much deserved recognition as a finalist for the Hockey Humanitarian Award.

Mr. Speaker, on behalf of Indiana's 2nd District, I want to thank Anders Bjork for providing the wonderful support and encouragement I'm sure will stay with these children for years to come. He has truly left a mark on the South Bend community, and I look forward to the great things that lie ahead in his future.

TRIBUTE TO PAT HENSLEY

## HON. DAVID YOUNG

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 30, 2017

Mr. YOUNG of Iowa. Mr. Speaker, I rise today to recognize and congratulate Pat Hensley of Council Bluffs, Iowa, on his retirement from Hy-Vee food store after 38 dedicated years of service.

Pat has worked for Hy-Vee since 1979, when he began a part-time job at a local store. Early on, Hy-Vee recognized his leadership skills, and over the years trusted him in a number of positions, from managing stores, overseeing the company's western district, helping to lead the government relations department, and finishing his career serving as senior vice president, non-foods. Over his 38year career Pat's goal was to ensure, as the commercials said, that there was a helpful smile in every aisle, and that Hy-Vee was an enjoyable environment for customers and employees alike. Pat is leaving behind a legacy of dedication and hard work after decades of service to one of lowa's premier companies.

Mr. Speaker, I am proud to recognize Pat today for his outstanding career at Hy-Vee. I ask that my colleagues in the United States House of Representatives join me in congratu-

lating Pat on this momentous occasion and in wishing him and his family nothing but the best in his retirement.

CONGRATS MINNETONKA BOYS SWIMMING TEAM

## HON. ERIK PAULSEN

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES Thursday, March 30, 2017

Mr. PAULSEN. Mr. Speaker, I rise today to congratulate the Minnetonka Boys High School Swimming Team on winning the Minnesota Swim and Dive High School State Championship.

After finishing second in the state the past two years, the Skippers were determined to claim the top spot this year. Led by senior Sam Schilling, Minnetonka dominated the competition by winning many of the events and breaking multiple state records along the way too. They even set the National Public High School 200–yard medley relay record, coming in at 1:29:20, a few tenths faster than the previous record set in Indiana earlier this season.

The championship victory earned by the boys on the Minnetonka High School swim team is a testament to their unwavering commitment to hard work and excellence.

Mr. Speaker, Your families, friends, and our entire community are very proud of each and every one of these outstanding student athletes. Congratulations.

INTRODUCTION OF THE "INVEST-ING IN AMERICA'S SMALL BUSI-NESSES ACT OF 2017"

## HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 30, 2017

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, this week is National Small Business Week, a time each year for our nation to recognize and celebrate the critical contributions of America's entrepreneurs and small business owners.

I am pleased to support our nation's small businesses by introducing the Investing in America's Small Businesses Act of 2017. This important legislation allows Community Development Financial Institutions, known as CDFIs, to extend affordable credit to more small businesses in underserved communities

through microloans. These small loans, under \$50,000, give businesses working capital, help them invest in new equipment or supplies, and have no pre-payment penalties.

I'm proud that the Investing in America's Small Businesses Act has gained the endorsements of the CDFI Coalition, the Opportunity Finance Network and the National Federation of Community Development Credit Unions, the national voices for these community-based institutions.

The bill provides grants for CDFIs to establish loan-loss reserve funds for microloans, which will help CDFIs leverage private investment to expand small business lending in underserved communities.

Small businesses are critical engines of economic development and job creation. In underserved communities, however, small businesses with low-income and minority owners often have limited access to affordable credit they need to meet everyday demands or expand their operations. According to a study commissioned by the U.S. Small Business Administration in 2013, "the major constraint limiting the growth, expansion, and wealth creation of small firms—especially women- and minority-owned businesses—is inadequate capital."

Community Development Financial Institutions serve exactly these communities—with great success and economic benefit. In fact, a 2014 report by the Darden School of Business at the University of Virginia found that despite serving predominately low-income markets, CDFI banks and credit unions had virtually the same level of performance as mainstream financial institutions. Despite this demonstrated success, CDFIs often lack the capital to meet the needs of many promising small businesses.

In FY 2016 the total funding from applications to the CDFI Fund was four times greater than the resources available. Private sector investments are not enough to address the significant need for small business credit in underserved communities. CDFIs need access to capital now more than ever. Research shows that minority and low income-owned businesses typically encounter higher borrowing costs, receive smaller loans and see their loan applications rejected more often. The CDFI Fund is well-placed to provide struggling small businesses and entrepreneurs in underserved communities access to affordable credit through microloans.

Let's give small businesses in underserved areas the tools they need to create jobs and develop their communities. I am pleased to introduce this bill, and urge my colleagues to join in support.